GOVERNMENT OF INDIA
ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA

UNSTARRED QUESTION NO:6300
ANSWERED ON:12.04.2017
BHIM App
Girri Shri Maheish

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:
(a) whether the Government plans to allocate a detailed budget towards the recently launched BHIM app under the United Payments Interface (UPI) scheme and if so, the details thereof;

(b) whether the BHIM app ensures secure payments and transactions between individuals using them as there can be cases of identity theft or stealing of money from such accounts such as the one that happened in the case of Paytm;

(c) if so, the details of the security measures incorporated in this application;

(d) whether the use of this application is restricted only to Indian citizens or does it also help Non-Resident Indians, foreigners or foreign travellers in India to carry out their transactions; and

(e) if so, the details thereof?

Answer

(a): Yes, Sir. For promotion of digital payments using Bharat Interface for Money (BHIM), app, the Government has announced two promotional schemes namely 'Referral Bonus Scheme for individuals'; and 'Cashback Scheme for merchants'. The required financial outlay for the two schemes is estimated as Rs. 495 Crore for a period of 6 months.

(b) and (c): Yes, Sir; the BHIM App provides secure payments and transactions.

Few key security measures incorporated in BHIM App are mentioned below:
â€¢ Controls against identity theft: BHIM App opens up for usage only through bank registered mobile number. The Application Key Lock Password and UPI Pin are set only after the due diligence of verifiable details of account holder at time of BHIM App registration.
â€¢ Control against 'fraud threats from usage of BHIM App' is established by requiring UPI Pin to be entered for every transaction. SMS is sent for every transaction performed through BHIM App. Also, on Banks' and NPCI side 'Fraud Monitoring' tool is implemented which scans all transaction for any fraudulent / suspicious pattern.
â€¢ Phishing: Fake BHIM apps on Play-Store are brought down at the quickest possible time.
â€¢ Strengthening of login credentials: The App login feature has also been shifted from local store authentication on the mobile to the server side store authentication.

(d) and (e): The usage of BHIM app is permissible for all Know Your Customer (KYC) enabled accounts opened with Banks in India that are participating in the UPI technology.

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